

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 18–28694–ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Rodney W Brown  
2 Lacy Court  
Clayton, NJ 08312

Kathleen M Brown  
aka Kathleen M. Dickinson  
2 Lacy Court  
Clayton, NJ 08312

Social Security No.:  
xxx–xx–9498

xxx–xx–5999

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 8/14/19  
Time: 10:00 AM  
Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,  
Camden, NJ 08101–2067

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: July 2, 2019  
JAN: bc

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Rodney W Brown  
 Kathleen M Brown  
 Debtors

Case No. 18-28694-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 132

Page 1 of 3  
 Total Noticed: 63

Date Rcvd: Jul 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2019.

db/jdb  
 517765196 +Rodney W Brown, Kathleen M Brown, 2 Lacy Court, Clayton, NJ 08312-1540  
 517865780 +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  
 517765199 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 +Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 517843372 Credit First NA, PO Box 818011, Cleveland, OH 44181-8011  
 517765205 +Credit First National Assoc, Attn: BK Credit Operations, Po Box 81315,  
 Cleveland, OH 44181-0315  
 517765220 +Fein, Such, Kahn & Shepard, PC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673  
 517765221 +Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388  
 517765222 +Holly Brown, 2 Lacy Court, Clayton, NJ 08312-1540  
 517765223 +Kahuna Payment Solutions, Attn: Bankruptcy Department, 2714 McGraw Dr.,  
 Bloomington, IL 61704-6012  
 517765230 +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000  
 517817530 +Navient Solutions, LLC. on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548  
 517814748 Navient Solutions, LLC. on behalf of, Educational Credit Management Corporatio,  
 PO BOX 16408, St. Paul, MN 55116-0408  
 517819750 +SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284  
 517765235 +Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244  
 517765245 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Financial Services, Attn: Bankruptcy, Po Box 8026,  
 Cedar Rapids, IA 52409)  
 517868229 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 517998626 +Toyota Motor Credit Corporation, Kevin G. McDonald, Esqir, 216 Haddon Avenue, Ste. 406,  
 Westmont, NJ 08108-2812  
 517765246 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229,  
 Cincinnati, OH 45201)  
 517765247 +US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860,  
 Madison, WI 53707-7860  
 518125481 United States Department of Education, Claims Filing Unit, P O Box 8973,  
 Madison, WI 53708-8973  
 517765249 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
 517892257 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000  
 517765250 +Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657  
 517765252 +Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 03 2019 01:14:55 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 03 2019 01:14:48 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

lm +E-mail/Text: jennifer.chacon@spservicing.com Jul 03 2019 01:16:29  
 Select Portfolio Servicing, 3217 South Decker Lake Dr., Salt Lake City, UT 84119-3284  
 517765195 +E-mail/Text: backoffice@affirm.com Jul 03 2019 01:16:26 Affirm Inc, Affirm Incorporated,  
 Po Box 720, San Francisco, CA 94104-0720

517877462 E-mail/Text: bankruptcy@pepcoholdings.com Jul 03 2019 01:14:04  
 Atlantic City Electric Company, Pepco Holdings, Inc.,  
 Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,  
 Carneys Point, NJ 08069-3600

517765197 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 03 2019 01:10:11 Capital One,  
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

517824265 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 03 2019 01:10:49  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

517765200 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 03 2019 01:14:16 Comenity Capital Bank/HSN,  
 Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218

517765201 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 03 2019 01:14:16 Comenity Capital/Zales,  
 Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218

517765202 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 03 2019 01:14:16 Comenitybank/wayfair,  
 Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125

517765204 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Jul 03 2019 01:16:05  
 Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679

517765206 +E-mail/PDF: creditonebknofications@resurgent.com Jul 03 2019 10:45:45 Credit One Bank,  
 PO Box 98872, Las Vegas, NV 89193-8872

517765207 +E-mail/PDF: creditonebknofications@resurgent.com Jul 03 2019 10:45:45 Credit One Bank Na,  
 Po Box 98873, Las Vegas, NV 89193-8873

517765208 +E-mail/PDF: pa\_dc\_ed@navient.com Jul 03 2019 01:11:36 Dept of Ed / Navient,  
 Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635

517765224 +E-mail/Text: bncnotices@becket-lee.com Jul 03 2019 01:13:43 Kohls/Capital One,  
 Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120

517795753 E-mail/Text: bkr@cardworks.com Jul 03 2019 01:12:33 MERRICK BANK,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

District/off: 0312-1

User: admin  
Form ID: 132

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Total Noticed: 63

Date Rcvd: Jul 02, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517765225 +E-mail/Text: bkr@cardworks.com Jul 03 2019 01:12:33 Merrick Bank/CardWorks,  
Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001  
517765227 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 03 2019 01:14:47 Midland Funding,  
2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
517765226 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 03 2019 01:14:47 Midland Funding,  
Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069  
517798044 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 03 2019 01:14:47 Midland Funding LLC,  
PO Box 2011, Warren, MI 48090-2011  
517891475 E-mail/PDF: pa\_dc\_claims@navient.com Jul 03 2019 01:11:38  
Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO Box 9635,  
Wilkes Barre, PA 18773-9635  
517992136 +E-mail/PDF: pa\_dc\_claims@navient.com Jul 03 2019 01:10:56 Navient Solutions, LLC.,  
220 Lasley Ave, Wilkes-Barre, PA 18706-1430  
517765233 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 03 2019 01:10:14  
Portfolio Recovery, Po Box 41067, Norfolk, VA 23541  
517892619 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 03 2019 01:11:33  
Portfolio Recovery Associates, LLC, c/o Carnival, POB 41067, Norfolk VA 23541  
517881628 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 03 2019 01:10:53  
Portfolio Recovery Associates, LLC, c/o Qcard, POB 41067, Norfolk VA 23541  
517889399 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 03 2019 01:11:34  
Portfolio Recovery Associates, LLC, c/o Qvc, POB 41067, Norfolk VA 23541  
517879920 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 03 2019 01:11:33  
Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541  
517767311 E-mail/Text: bnc-quantum@quantum3group.com Jul 03 2019 01:14:31  
Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788,  
Kirkland, WA 98083-0788  
517875499 E-mail/Text: bnc-quantum@quantum3group.com Jul 03 2019 01:14:30  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
517875496 E-mail/Text: bnc-quantum@quantum3group.com Jul 03 2019 01:14:30  
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
Kirkland, WA 98083-0788  
517765236 +E-mail/Text: jennifer.chacon@spservicing.com Jul 03 2019 01:16:29  
Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250  
517765237 +E-mail/PDF: gecsedirecoverycorp.com Jul 03 2019 01:11:22 Synchrony Bank,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517765238 +E-mail/PDF: gecsedirecoverycorp.com Jul 03 2019 01:10:05 Synchrony Bank,  
Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
517767078 +E-mail/PDF: gecsedirecoverycorp.com Jul 03 2019 01:11:24 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517765241 +E-mail/PDF: gecsedirecoverycorp.com Jul 03 2019 01:11:23 Synchrony Bank/Amazon,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
517765242 +E-mail/PDF: gecsedirecoverycorp.com Jul 03 2019 01:10:05 Synchrony Bank/QVC,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
517765243 +E-mail/PDF: gecsedirecoverycorp.com Jul 03 2019 01:10:43 Synchrony Bank/Sams Club,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
517765244 +E-mail/PDF: gecsedirecoverycorp.com Jul 03 2019 01:10:05 Synchrony Bank/Walmart,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 38

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517892961 DEUTSCHE BANK, NATIONAL TRUST COMPANY, as TRUSTEE  
517765198\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
517765203\* +Comenitybank/wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
517765209\* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635  
517765210\* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635  
517765211\* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635  
517765212\* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635  
517765213\* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635  
517765214\* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635  
517765215\* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635  
517765216\* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635  
517765217\* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635  
517765218\* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635  
517765219\* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635  
517765229\* +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
517765228\* +Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069  
517765231\* +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000  
517765232\* +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000  
517765234\* +PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, Po Box 41067, Norfolk, VA 23541)  
517911226\* Select Portfolio Servicing, Inc., P.O.Box 65250, Salt Lake City UT 84165-0250  
517765239\* +Synchrony Bank, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
517765240\* +Synchrony Bank, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104  
517765248\* +US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860,  
Madison, WI 53707-7860  
517765251\* +Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTALS: 1, \* 23, ## 0

District/off: 0312-1

User: admin  
Form ID: 132

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Total Noticed: 63

Date Rcvd: Jul 02, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 04, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2019 at the address(es) listed below:

Amy L Knapp on behalf of Joint Debtor Kathleen M Brown ecf@newjerseybankruptcy.com,  
notices@uprightlaw.com;r63406@notify.bestcase.com  
Amy L Knapp on behalf of Debtor Rodney W Brown ecf@newjerseybankruptcy.com,  
notices@uprightlaw.com;r63406@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Lee Martin Perlman on behalf of Joint Debtor Kathleen M Brown ecf@newjerseybankruptcy.com,  
lmpcourt@gmail.com  
Lee Martin Perlman on behalf of Debtor Rodney W Brown ecf@newjerseybankruptcy.com,  
lmpcourt@gmail.com  
R. A. Lebron on behalf of Loss Mitigation Select Portfolio Servicing bankruptcy@feinsuch.com  
R. A. Lebron on behalf of Creditor SELECT PORTFOLIO SERVIVING, INC., as servicer for DEUTSCHE  
BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR LONG BEACH MORTGAGE LOAN TRUST 2006-1  
bankruptcy@feinsuch.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10